

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Cathy Larneisa Thurman
a/k/a Kay Thurman, Cathy Blackwell
S.S. No.: xxx-xx-3963
Mailing Address: PO Box 51361, Durham, NC 27717-

Case No. 10-81698

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on September 21, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 15, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)**

Date: 7/6/10

Lastname-SS#: Thurman-3963

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

| Retain | Creditor Name | Sch D # | Description of Collateral |
|--------|---------------|---------|---------------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

SURRENDER COLLATERAL

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

ARREARAGE CLAIMS

| Retain | Creditor Name | Sch D # | Arrearage Amount | (See †) |
|--------|---------------|---------|------------------|---------|
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | Wells Fargo | 1 | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |

REJECTED EXECUTORY CONTRACTS/LEASES

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

| Retain | Creditor Name | Sch D # | Monthly Contract Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|----------------------|---------|-------------------------|-----------|---------------------|-----------------------|---------------------------|
| | Wells Fargo | 1 | \$619 | N/A | n/a | \$619.00 | House, land and escrow |
| | Wells Fargo (escrow) | 1 | \$196 | N/A | n/a | \$196.00 | House, land and escrow |
| | | | | N/A | n/a | | |
| | | | | N/A | n/a | | |
| | | | | N/A | n/a | | |

STD - SECURED DEBTS w/ FMV

| Retain | Creditor Name | Sch D # | FMV | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|-----|-----------|---------------------|-----------------------|---------------------------|
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |

STD - SECURED DEBTS w/ 100%.

| Retain | Creditor Name | Sch D # | Payoff Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|---------------|-----------|---------------------|-----------------------|---------------------------|
| | Crown capital | 7 | \$5,277 | 5.00 | \$42 | \$126.34 | 2002 Saturn Vue |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |

ATTORNEY FEE (Unpaid part)

| | Amount |
|-------------------------------------|---------|
| Law Offices of John T. Orcutt, P.C. | \$2,800 |

SECURED TAXES

| | Secured Amt |
|---------------|-------------|
| IRS Tax Liens | |

Real Property Taxes on Retained Realty

| | Amount |
|--|--------|
| | |

UNSECURED PRIORITY DEBTS

| | Amount |
|-----------|--------|
| IRS Taxes | \$626 |

| | Amount |
|-------------|--------|
| State Taxes | \$170 |

Personal Property Taxes

| | Amount |
|--|--------|
| | |

Alimony or Child Support Arrearage

| | Amount |
|--|--------|
| | |

CO-SIGN PROTECT (Pay 100%*)

| | Int.% | Payoff Amt |
|----------------------------------|-------|------------|
| All Co-Sign Protect Debts (See*) | | |

GENERAL NON-PRIORITY UNSECURED

| | Amount** |
|-----------------|-----------|
| DMI - None(\$0) | None(\$0) |

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

** SEE ATTACHED PLAN ADDENDUM**

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **1,033** per month for **60** months, then
\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **12.72** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* May include up to 2 post-petition payments.

** Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

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Ch13Plan_MD_(DeSardi Version 1/12/10) © LOITO

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Federal Housing Authority**
Department of HUD
1500-401 Pine Croft Road
Greensboro, NC 27407

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Capital One ***
Post Office Box 30285
Salt Lake City, UT 84130-0285

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

NCO Financial Systems, Inc.**
507 Prudential Road
Horsham, PA 19044

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Experian
P.O. Box 2002
Allen, TX 75013-2002

Crown Financial
Post Office Box 700
Lake Junaluska, NC 28745

North Carolina Dept of Revenue*
Post Office Box 1168
Raleigh, NC 27602-1168

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

PSNC Energy
Attn: Bankruptcy Dept.
1426 Main Street Mall, code 130
Columbia, SC 29218

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

UNC Physicians & Associates**
Post Office Box 168
Chapel Hill, NC 27514

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Durham Regional Hospital
Post Office Box 70841
Charlotte, NC 28272-0841

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Warranty Finance, LLC
PO Box 5989
Carol Stream, IL 60197

Wells Fargo Home Mortgage**
Post Office Box 10335
Des Moines, IA 50306